

Fill in this information to identify the case:

4

Debtor 1	John Albert Medcalf, Jr.		
Debtor 2 (Spouse, if filing)	Heather Ann Medcalf		
United States Bankruptcy Court for the:	Eastern	District of	TX (State)
Case number	16-40816		

Form 4100R

Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of creditor:	U.S. Bank Trust National Association, as Trustee of the Igloo Series III Trust			Court claim no. (if known):	4
Last 4 digits of any number you use to identify the debtor's account:	9	2	3	3	
Property address:	16435 Red Wood Circle			Number	Street
	Frisco,	TX	75071	City	State ZIP Code

Part 2: Prepetition Default Payments

Check one:

Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.

Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ _____

Part 3: Postpetition Mortgage Payment

Check one:

Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: 09 / 01 / 2019
MM / DD / YYYY

Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

a. Total postpetition ongoing payments due: (a) \$ _____

b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$ _____

c. **Total.** Add lines a and b. (c) \$ _____

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on: _____ / _____ / _____
MM / DD / YYYY

Debtor 1 John Albert Medcalf, Jr.
First Name Middle Name Last Name

Case number (if known) 16-40816

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- all payments received;
- all fees, costs, escrow, and expenses assessed to the mortgage; and
- all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box::

I am the creditor.
 I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

/s/ Kristin A. Zilberstein
Signature

Date 09/17/2019

Print Kristin A. Zilberstein Title Authorized Agent
First Name Middle Name Last Name

Company Ghidotti | Berger LLP

If different from the notice address listed on the proof of claim to which this response applies:

Address 1920 Old Tustin Ave.
Number Street
Santa Ana CA 92705
City State ZIP Code

Contact phone (949) 427 - 2010 Email kzilberstein@ghidottiberger.com

Kristin A. Zilberstein, Esq. (SBN 24104960)
GHIDOTTI | BERGER LLP
1920 Old Tustin Ave.
Santa Ana, CA 92705
Tel: (949) 427-2010
Fax: (949) 427-2732
kzilberstein@ghidottiberger.com

Attorney for Creditor
U.S. Bank Trust National Association, as Trustee of the Igloo Series III Trust

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF TEXAS - SHERMAN DIVISION

In Re:) CASE NO.: 16-40816
John Albert Medcalf, Jr.,)
Heather Ann Medcalf) CHAPTER 13
Debtors.) **CERTIFICATE OF SERVICE**
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CERTIFICATE OF SERVICE

I am employed in the County of Orange, State of California. I am over the age of eighteen and not a party to the within action. My business address is: 1920 Old Tustin Avenue, Santa Ana, CA 92705.

I am readily familiar with the business's practice for collection and processing of correspondence for mailing with the United States Postal Service; such correspondence would be deposited with the United States Postal Service the same day of deposit in the ordinary course of business.

1 On September 17, 2019 I served the following documents described as:

- **RESPONSE TO NOTICE OF FINAL CURE PAYMENT**

3 on the interested parties in this action by placing a true and correct copy thereof in a sealed
4 envelope addressed as follows:
5

6 (Via United States Mail)

Debtor John Albert Medcalf, Jr. 16435 Red Wood Circle W McKinney, TX 75071	Debtor's Counsel Nathanael Steven Graham Graham Legal, PLLC 101 E. Park Blvd Suite 600 Plano, TX 75074
Joint Debtor Heather Ann Medcalf 16435 Red Wood Circle W McKinney, TX 75071	Trustee Carey D. Ebert P. O. Box 941166 Plano, TX 75094-1166
U.S. Trustee US Trustee Office of the U.S. Trustee 110 N. College Ave. Suite 300 Tyler, TX 75702	

17 xx (By First Class Mail) At my business address, I placed such envelope for deposit with
18 the United States Postal Service by placing them for collection and mailing on that date
following ordinary business practices.

19 _____ Via Electronic Mail pursuant to the requirements of the Local Bankruptcy Rules of the
20 Eastern District of California

21 xx (Federal) I declare under penalty of perjury under the laws of the United States of
22 America that the foregoing is true and correct.

23 Executed on September 17, 2019 at Santa Ana, California

24 /s/ Enrique Alarcon
25 Enrique Alarcon